

# Financial Well-Being Monthly Reminders

*A Month-by-Month Guide to Help You Communicate With Your Plan Participants*

Find more tools and resources through the Financial Education toolkit at [www.ifebp.org/toolkits](http://www.ifebp.org/toolkits).

JANUARY



FEBRUARY



MARCH



APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



OCTOBER



NOVEMBER



DECEMBER



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# Financial Well-Being Monthly Reminders

*A Month-by-Month Guide to Help You Communicate With Your Plan Participants*

Use the language below, along with the corresponding images, to share helpful financial tips with your organization each month.

## January

Holiday spending, setting New Year's resolutions . . . You can see why January is Financial Wellness Month! Take a look at your spending, determine your goals for the year and set saving plans to achieve them, even if you start small!

## February

Your workplace-offered retirement plan is one of the most important employee benefits you have. Take the time to understand your plan and learn how you can maximize your savings to secure a financially sound future. Visit [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101).

## March

Don't rely on good luck alone! Saving for emergencies is attainable even if you don't have much to spare from your paycheck. It helps to create a financial buffer that can keep you afloat in a time of need without having to rely on credit cards or high-interest loans.

## April

Use your refund to pay down debt, fund your emergency savings or save for retirement. Make a plan for your money before you receive your refund check so you'll be more likely to make a smart financial decision. Visit [www.mymoney.gov](http://www.mymoney.gov).

## May

Reduce your risk and maximize your savings by investing in a variety of ways—In other words, don't put all your eggs in one basket. Spread out your investments among industries and risk levels to build a diversified portfolio. Seek the advice of a professional to help you invest wisely for your personal situation.

## June

Lead by example and encourage young workers to start saving now. Even a small amount set aside early on can grow and build, thanks to interest. You'll earn interest on the amount you originally saved, and then you'll earn interest on the interest! It's magic!

## July

Pay for your vacation before you go—not after you get back. Open a dedicated savings account and automatically transfer money each payday. Consider cutting back on nonessentials and adding that money to your growing account.

## August

When it comes to investing, keep calm and invest on. Think long term, and don't let market fluctuations cause you to make hasty investment decisions. Figure out the level of risk you are willing to take on and invest accordingly. Visit [www.investor.gov](http://www.investor.gov).

## September

Doing your homework to understand concepts such as budgeting, building credit, saving, debt and investing can help your financial well-being and impact your overall health. Find tools at <https://americasaves.org>.

## October

Take the mystery out of retirement concepts when you visit [www.ifebp.org/Retirement101](http://www.ifebp.org/Retirement101). You'll find answers to frequently asked questions and learn how to maximize the benefits of your retirement plan.

## November

Make a game plan! Even the best teams can't win without a good strategy. Create a monthly budget to help you stay on track of your saving and spending goals. Kick off your plan at <https://americasaves.org>.

## December

Plan out your expenses in advance—including how much you can spend for each person on your list and your entertaining or travel expenses. To prevent overspending, consider doing your holiday shopping in cash, which will make it easier to stick to your budget. Visit [www.mymoney.gov](http://www.mymoney.gov).



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